

alleviate the situation in Haiti, conditioning financial assistance on the strengthening of democratic institutions, free and fair elections, and transparent and accountable government. But it is reasonable to assume that these requirements for financial aid will now be met, given the international community's intimate involvement in Haiti's political affairs for the near future.

Let us work to alleviate all of Haiti's problems—environmental degradation, extreme poverty, starvation, and social chaos—not just the political crisis. This is critical to stabilizing the country, preventing a mass exodus of refugees, and ensuring that future political crises will be weathered not by street violence but by the rule of law and democracy.

Mr. Speaker, where the United Nations once called Haiti a "silent emergency," the plight of this country screams out for our assistance. We have a moral imperative to uphold democracy in Haiti, and to ensure that Haiti's people do not starve, that the environment is not obliterated, and that instead Haiti will become a nation of stability and opportunity. Haiti is a success story waiting to happen.

I urge my colleagues to support this legislation.

PAYING TRIBUTE TO VIRGINIA ERICKSON

HON. SCOTT McINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 17, 2004

Mr. McINNIS. Mr. Speaker, it is a privilege to rise today to pay tribute to Virginia Erickson for her selfless dedication to the community of New Castle, Colorado, and congratulate her on being recognized by the Garfield County Commissioners and the Glenwood Springs Post Independent as their 2003 Countywide Humanitarian of the Year. Virginia received this honor in recognition of her outstanding work with numerous civic organizations. It is an honor to pay tribute to Virginia for her well-deserved award, and her ongoing efforts to better her community.

As an active member of her community, Virginia dedicates her time to a vast array of civic functions. She serves as an emergency medical technician for the New Castle Volunteer Ambulance Service and as a member of the New Castle Historical Museum. An active advocate for New Castle seniors, Virginia also serves as a New Castle Councilwoman. Her enthusiasm for taking part in these organizations comes from the joy she receives in giving back to the community she loves.

Mr. Speaker, it is my privilege to recognize Virginia before this body of Congress and this nation for her dedication and commitment to the New Castle, Colorado community. She has done much to improve her community, and I congratulate her on her recent honor as the 2003 Countywide Humanitarian of the Year. I wish her all the best in her future endeavors.

TRIBUTE TO WAYNE KEITH, IRA D. CALVERT DISTINGUISHED SERVICE AWARD RECIPIENT

HON. KEN CALVERT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 17, 2004

Mr. CALVERT. Mr. Speaker, I rise today to honor and pay tribute to an individual whose dedication and contributions to the community of Corona, California are exceptional. Corona, and surrounding communities, has been fortunate to have dynamic and dedicated business and community leaders who willingly and unselfishly give their time and talent and make their communities a better place to live and work. Wayne Keith is one of these individuals. On March 27, 2004, Wayne will be honored at the annual YMCA Ira D. "Cal" Calvert Distinguished Service Awards Dinner.

Wayne has been an active member of the community since he moved here in 1969. He began work as the general manager of ALCOA's Premium Casting Division in Corona. There is hardly an organization that hasn't benefited from his participation. Wayne has served as President of the Corona Rotary Club, the Western Municipal Water District and the Navy League. He has been on the Board of Directors of United Way, Corona Chamber of Commerce, Corona Community Hospital Foundation, UCR Foundation, Good Samaritan Boys Club and California Manufacturers Association.

A longtime member of the First Congregational Church, he has held a number of church positions from choir member to vice president of the board of directors. Wayne has also donated countless hours to Peppermint Ridge, serving three terms on its board of directors and chairing several committees. He also directed renovations of the Woman's Improvement Club clubhouse, and chaired fundraising activities for the Corona-Norco Family YMCA.

Wayne began his career in 1945 with ALCOA after receiving his B.S. in Mechanical Engineering. He stayed with ALCOA over 40 years. During his career he was active in professional associations, has written on the subject of aluminum, and is co-holder of a patent for stair treads.

For all his volunteer efforts, Wayne has been recognized with several awards. In 1975, he was named Citizen of the Year by the Corona Chamber of Commerce; received the Chamber's "George" Award; was chosen, along with his wife Evie, Corona Community Hospital Volunteers of the Year; and was recipient of the Golden Hinge Award—only the second one given—by Peppermint Ridge.

Wayne has set a standard of excellence and commitment in his work in the community. His tireless passion for community service has contributed immensely to the betterment of the community of Corona, California. His involvement in the community makes me proud to call him a fellow community member, American and friend. I know that many community members are grateful for his service and salute him as he receives the "Ira D. Calvert Distinguished Service Award."

LOW-INCOME TAXPAYER PROTECTION ACT OF 2004

HON. XAVIER BECERRA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 17, 2004

Mr. BECERRA. Mr. Speaker, today I am proud to introduce companion legislation to S. 685, a bill sponsored by Senator JEFF BINGAMAN (D-NM) and Senator DANIEL AKAKA (D-IL) to assist low-income taxpayers in preparing and filing their tax returns and to protect taxpayers from unscrupulous refund anticipation loan providers. In particular, the provisions of this legislation will benefit taxpayers eligible for the Earned Income Tax Credit (EITC) who must fill out dauntingly complex forms—the EITC instructions run 53 pages alone—and, because of the dearth of free tax preparation services to help navigate the process, are heavy users of commercial tax preparers.

The problems addressed by the Low-Income Taxpayer Protection Act of 2004 have been ignored for too long. The National Taxpayer Advocate's FY2002 Annual Report to Congress notes that in 2000, only 1 percent of filers with incomes below the EITC income limit received free tax preparation assistance from either the IRS Taxpayer Assistance Centers or volunteer sites affiliated with the IRS. The remaining low-income filers who had their forms filed for them used a commercial preparer. While many commercial preparers provide a very valuable, necessary service, the work of these men and women is too often overshadowed by those who peddle refund anticipation loans (RALs)—usurious short-term loans secured by the taxpayer's tax refund, including the EITC. In fact, it is estimated that 53 percent of EITC recipients who went to a paid tax preparer ended up with a RAL.

According to a report prepared by the Consumer Federation of America and the National Consumer Law Center and entitled "All Drain, No Gain," refund anticipation loan fees cost consumers about \$1.14 billion in 2002, up almost \$200 million from the year before. Additional fees for electronic filing, "document preparation," and "applications" added another \$406 million to the total. Our constituents who can afford it the least are suffering a \$1.5 billion drain on their tax refunds.

Mr. Speaker, let me take a moment to break down these estimates from the cumulative to the individual using an analysis found in "All Drain, No Gain." Based upon the prices for RALs in 2004, a consumer might pay the following in order to get a \$2,100 RAL—the average refund—from a commercial tax preparation chain this year: (1) A loan fee of \$99.95, which includes a \$24.95 fee supposedly for the "dummy" bank account used to receive the consumer's tax refund from the IRS to repay the RAL; and (2) a system administration fee that averages \$32 per loan. Combine that with tax preparation fees, which average about \$120, and the total is about \$250. The effective APR on this RAL would be 182 percent.

The Office of the Taxpayer Advocate acknowledges that there are several factors that drive low-income taxpayers to pay for tax preparation, including: (1) Inconvenient location or hours of VITA sites; (2) lack of bank accounts for direct deposit of refunds; (3)

need or desire for immediate cash; and (4) inability to prepare one's own taxes due to limited language, literacy, or computer skills.

This bill takes a two-pronged approach aimed at curtailing the drain on the EITC program by first regulating income tax preparers and refund anticipation loan providers and, secondly, creating IRS-administered grant programs for free tax preparation for low-income taxpayers and to help individuals establish a bank account for the first time.

I encourage all of my colleagues to support this legislation.

PAYING TRIBUTE TO DAVID DAVIS

HON. SCOTT MCINNIS

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 17, 2004

Mr. MCINNIS. Mr. Speaker, it is a privilege to rise today to pay tribute to photographer David Davis and the outstanding work he has done to promote our Native American culture in Colorado. David is constantly challenging himself as an artist, and his recent project focusing on Native Americans has garnered national attention. While I would like to congratulate David on his recent accomplishment, I would also like to recognize his selflessness in donating proceeds of the project to Native Americans.

David first became interested in the Native American culture in 1993, when he did a photo shoot of a Native American wedding dress for an advertisement. Since then, he has traveled around southwestern Colorado and the neighboring states taking photographs of Native Americans against the breathtaking backgrounds of the Colorado Plateau. David made a DVD of his photographs entitled "Native Faces—Desert Light," and his work on this project will be shown at a Native American film festival in Tuba City, Arizona. Some of the proceeds from the project have been donated to endeavors encouraging Native Americans to take up photography, and his work is sold at stores on reservations.

Mr. Speaker, it is an honor to bring the selfless work of David Davis to the attention of this body of Congress and this nation. He has helped to promote this historically rich culture, and has brought to light the majesty of this land and its native peoples. I wish David all the best with this project and his future endeavors.

TRIBUTE TO OPERATION IRAQI FREEDOM

HON. KEN CALVERT

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 17, 2004

Mr. CALVERT. Mr. Speaker, consider this scenario: "The formation of a free and democratic society is being hampered by internal and external strife. The drafting of a constitution encounters opposition and various parties within the country are struggling for power. The economy is underdeveloped and there is little order. The people are unsure of their future and this promise of democracy. It would take decades for this democracy to truly flourish and become the republic that it is today."

That's the history of America, Mr. Speaker. The people of Iraq, a year after their liberation, are facing many of the same obstacles of early Americans. However, they have accomplished more in one year than the United States accomplished in a decade—they have drafted a working constitution that guarantees freedom of religion and worship, freedom of expression, freedom to peacefully assemble and demonstrate, freedom to organize political parties, freedom to join unions and the right to equal treatment under the law. This progress is unprecedented.

365 days ago, our troops, along with other coalition forces, entered the country of Iraq to liberate a badly battered and abused population. Our troops performed with determination and tenacity: they were given their mission and performed brilliantly. Now, because of their accomplishment, 24 million people live in a country that has voiced its dedication to freedom and democracy. Unfortunately, there are those in this country that lack the same resolve to freedom and democracy. At the first sign of opposition and test of honor they run and hide behind words such as "quagmire." This wavering support is disheartening at best and it undermines the incredible accomplishments of our troops, especially those that have made the ultimate sacrifice. It also undermines the determination of the Iraqi people to establish a democracy—deeming them incapable and incompetent.

Even as we speak here today, progress is being made in Iraq. As chairman of the Water and Power Subcommittee I've visited Iraq and witnessed first-hand their accomplishments. With our help, they have surpassed prewar peak electrical generation levels and are on track to be generating at 140 percent over their prewar level by June. Water facilities are currently operating at 65 percent of prewar levels, mostly due to years of neglect, electricity shortages and post-war looting of plant and emergency generators. Current projects include the rehabilitation of 15 water treatment facilities and portions of the Sweet Water Canal to Basrah. These projects will benefit over 14.5 million Iraqis and provide a future for water reliability.

One year ago this country, along with our allies, made the decision to topple a tyrannical regime, liberate a people, and help build a democracy in the heart of a terrorist breeding ground. Our troops have done, and continue to do, their part. It is time for all leaders in America to do their part: we must stand by the Iraqi people and government as they begin their long and challenging journey towards freedom. Our own past demonstrates that democracy is messy; at times there will be setbacks and frustrations, but in the end, freedom is worth every sacrifice.

TRIBUTE TO THE LATE JOAN BOWMAN, MAYOR OF LENEXA, KS

HON. DENNIS MOORE

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, March 17, 2004

Mr. MOORE. Mr. Speaker, on Monday of this week, I attended the funeral of an outstanding public servant who was taken from us too soon. Former Lenexa, KS, Mayor Joan

Bowman died on March 11 after 26 years of dedicated public service to the community that is my home.

Joan Bowman died after a long battle with cancer. This longtime community leader, volunteer and advocate for education and individuals with disabilities was elected Lenexa mayor in 1995 and 1999. She was first elected to the Lenexa City Council in 1987, the same year she was inducted into the Lenexa Volunteer Hall of Fame. Her career in public office began in 1978 as a member of the Shawnee Mission West High School Advisory Board. In 1981, she began the first of two terms on the Shawnee Mission Board of Education, where she served as board president for 2 years. In her honor, flags at Lenexa city hall were flown at half staff.

Last month, the people of Lenexa dedicated to former Mayor Bowman a 7-foot, bronze statue of Na Nex Se, the Shawnee Native American woman after whom Lenexa was named. Dedicated to Bowman for her leadership and service to our community, the statue was funded with city resources and through a local letter writing campaign, which ultimately raised \$8,000 more than was needed. I hope that Joan Bowman's legacy, as embodied in the Na Nex Se statue, will inspire future generations of Lenexans to make significant contributions to our community. Mr. Speaker, I include in the RECORD for your review a copy of the Kansas City Star's obituary regarding this remarkable, dedicated public servant.

[From the Kansas City Star, Mar. 12, 2004]

FORMER LENEXA MAYOR DIES

(By Eugene Scott)

Former Lenexa Mayor Joan Bowman, who was an advocate for education and persons with disabilities in her 26 years of public service, died Thursday after battling cancer. She was 63.

Bowman was respected as a volunteer and an officeholder, and news of her battle with cancer had been widespread in recent years.

In February, city officials dedicated a statue of Na Nex Se, the Shawnee American Indian woman after whom Lenexa was named, to Bowman in honor of her service and leadership.

Bowman was elected mayor twice, in 1995 and 1999. She was elected to the city council in 1987, the same year she was inducted into the Lenexa Volunteer Hall of Fame.

Current Lenexa Mayor Mike Boehm said Bowman's desire to implement projects in Lenexa's best interest greatly enhanced the city.

"Her biggest impact on Lenexa was that she took a reasonable approach. Joan would study every issue brought before her, and give it the necessary attention," he said.

Leawood Mayor Peggy Dunn worked with Bowman on the Johnson County/Wyandotte County Council of Mayors and developed a personal friendship.

"She was an outstanding leader, and a wonderful mentor to those of us who knew her," she said. "She was always ready to listen, and to give . . . wise counsel."

While Bowman formed friendships with other political leaders, Dunn said her ability to separate professional and personal relationships made her an effective leader.

"Her ability to see the big picture in every situation, to rise above personal feelings and do what was really the best thing for the greater good encouraged others to do so as well," Dunn said.

Rich Becker, Lenexa's mayor when Bowman was elected to the city council, admired her strong work ethic. "She was the toughest woman I ever met in my life," he said.